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3624/IFW

PATENT  
020529CIP

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Broadbent et al.  
Serial No.: 09/804,942  
Filed : March 13, 2001  
Title : METHOD AND APPARATUS FOR AN ADVANCED SPEECH  
RECOGNITION PORTAL FOR A MORTGAGE LOAN MANAGEMENT  
SYSTEM

INFORMATION DISCLOSURE STATEMENT

Pittsburgh, Pennsylvania 15222  
June 17, 2004

Commissioner for Patents  
P.O. Box: 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

Applicant, in accordance with the duty of disclosure pursuant to 37 C.F.R. § 1.56,  
hereby advises the United States Patent and Trademark Office of the reference listed  
on the accompanying form PTO-1449 *Information Disclosure Statement by Applicant*.  
A copy of the reference cited therein is enclosed.

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"Express Mail" mailing label number EU990162281USDate of Deposit June 17, 2004

I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to the Commissioner for Patents, P.O. Box 1450 Alexandria, VA 22313-1450

Applicant notes that although the cited reference may be relevant to the examination of the above-referenced application, under 37 C.F.R. § 1.97(h), the filing of this *Information Disclosure Statement by Applicant* "shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in § 1.56(b)."

Applicant hereby authorizes the United States Patent and Trademark Office to charge any necessary fees to deposit account No. 11-1110.

Respectfully submitted,



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PTO/SB/08A (10-01)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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<b>Substitute for form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)				<b>Complete if Known</b>	
				Application Number	09/804,942
				Filing Date	March 13, 2001
				First Named Inventor	Broadbent
				Art Unit	
				Examiner Name	
Sheet	1	of	1	Attorney Docket Number	020529CIP

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code <sup>2</sup> (if known)			
		5,995,947	11-30-1999	Fraser et al.	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>5</sup> (if known)				

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T <sup>2</sup>

Examiner Signature		Date Considered	
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<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

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